

SERFF Tracking Number: AAMC-126360861 State: Arkansas
Filing Company: Pioneer Security Life Insurance Company State Tracking Number: 44155
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Limited Refiling 03-9512
Project Name/Number: /

Filing at a Glance

Company: Pioneer Security Life Insurance Company

Product Name: Limited Refiling 03-9512

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: AAMC-126360861 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 44155

For Informational Purposes

Co Tr Num:

Author: Traci Baty

Date Submitted: 11/20/2009

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 11/23/2009

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/23/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/23/2009

Created By: Traci Baty

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Traci Baty

Filing Description:

Cover letter under Supporting Documentation.

Company and Contact

Filing Contact Information

Clara Keel, Product Filing Manager and
Assistant Secretary

425 Austin Avenue

Waco, TX 76701

ckeel@aatx.com

254-297-2794 [Phone]

254-297-2138 [FAX]

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Filing Company Information

Pioneer Security Life Insurance Company	CoCode: 67946	State of Domicile: Texas
425	Group Code: 1327	Company Type: LAH
Waco, TX 76701	Group Name:	State ID Number:
(254) 297-2777 ext. [Phone]	FEIN Number: 75-1083342	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pioneer Security Life Insurance Company	\$50.00	11/20/2009	32203558

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/23/2009	11/23/2009

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Disposition

Disposition Date: 11/23/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Letter		Yes
Supporting Document	PS Benefit Description Pages		Yes
Supporting Document	Actuarial Memorandum		No

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Letter		
Comments: Letter attached		
Attachment: AR PS03-9512 Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: PS Benefit Description Pages		
Comments: Benefit Description Pages		
Attachment: STD PS03-9512 Benefit Description Page.pdf		

Pioneer Security Life Insurance Company

P.O. Box 2550 • Waco, Texas 76702-2550 • 254-297-2778

November 19, 2009

NAIC No. 67946

Mr. Joe Musgrove
Policy and Other Form Filings
State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72201-1904
Attention: Compliance - Life and Health

Re: **LIMITED REFILING for
Compliance with Actuarial Guideline XLV**
Form No. PS03-9512 – Ten Year Modified Premium Term Life Insurance Policy
(with an endowment benefit payable on the conversion date)

Dear Mr. Musgrove:

This “limited refiling” of the Actuarial Memorandum for Form No. PS03-9512, Ten Year Modified Premium Term Life Insurance Policy with an endowment benefit payable on the conversion date, approved by your department on July 11, 2003, is being made to show compliance with Actuarial Guideline XLV, effective for policies issued on or after January 1, 2010.

A copy of the Actuarial Memorandum showing compliance is enclosed.

Enclosed is a copy of the Benefit Description Pages 3, 3A and 3B with a unique Form No. PS03-9512-2010, reflecting the change in the nonforfeiture values. No changes have been made to the text of the previously approved policy form.

If I may be of assistance in your review, please contact me at 1-800-736-7311, extension 3216, or ckeel@aatx.com.

Sincerely,



Clara Keel, FLMI
Product Filing Manager & Assistant Secretary

CJK:tab
Enc.



BENEFIT DESCRIPTION	ANNUAL PREMIUM
BASIC POLICY – 10 YEAR MODIFIED PREMIUM TERM	\$ 1,358.00 FOR 1 YEAR \$ 704.00 FOR YEARS 2-10
11TH – 65TH YEAR PREMIUM: DECREASING TERM INS.	\$ 573.00

TOTAL ANNUAL PREMIUM \$ 1,358.00

ISSUED METHOD OF PAYMENT	MONTHLY	\$ 118.15
OTHER METHODS OF PAYMENT	SEMIANNUAL	\$ 692.58
	QUARTERLY	\$ 353.08

PREMIUM CLASS: NON-TOBACCO

INSURED: JOHN DOE	FACE AMOUNT: \$ 100,000
AGE: 35	ENDOWMENT BENEFIT: \$ 1,696
POLICY NUMBER: 0120000000	DEATH BENEFIT FIRST 10 YEARS: \$ 101,696
DATE OF ISSUE: JANUARY 1, 2010	CONVERSION DATE: JANUARY 1, 2020

INSURED: JOHN DOE

POLICY NUMBER: 0120000000

DECREASING TERM INSURANCE TO AGE 100
OPTION C

TABLE OF DEATH BENEFITS

THE TABLE BELOW APPLIES ONLY IF THIS POLICY IS CONTINUED IN FORCE AFTER THE CONVERSION DATE UNDER OPTION C. THIS OPTION IS AVAILABLE IF THIS POLICY WOULD BE IN FORCE ON A PREMIUM PAYING BASIS ON THE CONVERSION DATE. THIS POLICY WILL AUTOMATICALLY CONTINUE IN FORCE UNDER OPTION C UNLESS OPTION A OR B IS CHOSEN WITHIN 60 DAYS PRIOR TO THE CONVERSION DATE. THE DEATH BENEFIT SHOWN BELOW IS BASED UPON THE INSURED'S ATTAINED AGE, LAST BIRTHDAY, AT THE BEGINNING OF THE POLICY YEAR OF DEATH.

ATT AGE	DEATH BENEFIT	ATT AGE	DEATH BENEFIT
46	100,000	74	7,068
47	91,385	75	6,401
48	85,314	76	5,804
49	81,063	77	5,252
50	76,250	78	4,729
51	70,725	79	4,238
52	64,721	80	3,797
53	58,654	81	3,402
54	52,928	82	3,056
55	47,104	83	2,760
56	41,924	84	2,495
57	37,654	85	2,254
58	34,270	86	2,036
59	31,443	87	1,840
60	28,672	88	1,667
61	25,902	89	1,515
62	23,172	90	1,383
63	20,643	91	1,273
64	18,443	92	1,180
65	16,599	93	1,096
66	15,034	94	1,020
67	13,723	95	950
68	12,577	96	890
69	11,558	97	838
70	10,595	98	789
71	9,656	99	743
72	8,717	100	244
73	7,828		